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**State:** Arkansas **Filing Company:** Genworth Life Insurance Company  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** GenGuard UL Conversion Endorsement (GLIC)  
**Project Name/Number:** GenGuard UL Conversion Endorsement (GLIC)/GL125E-1012

## Filing at a Glance

Company: Genworth Life Insurance Company  
Product Name: GenGuard UL Conversion Endorsement (GLIC)  
State: Arkansas  
TOI: L09I Individual Life - Flexible Premium Adjustable Life  
Sub-TOI: L09I.001 Single Life  
Filing Type: Form  
Date Submitted: 10/03/2012  
SERFF Tr Num: GEFA-128712455  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: GL125E-1012  
  
Implementation: On Approval  
Date Requested:  
Author(s): Brenda Bond, Ronald Jackson  
Reviewer(s): Linda Bird (primary)  
Disposition Date: 10/08/2012  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

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## General Information

Project Name: GenGuard UL Conversion Endorsement (GLIC) Status of Filing in Domicile: Pending  
Project Number: GL125E-1012 Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments: This filing is being submitted simultaneously in Delaware, our state of domicile.  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 10/08/2012  
State Status Changed: 10/08/2012  
Deemer Date: Created By: Ronald Jackson  
Submitted By: Ronald Jackson Corresponding Filing Tracking Number:

### Filing Description:

Re: Genworth Life Insurance Company  
NAIC #: 4011-70025 FEIN # 91-6027719

Form Number: GL125E-1012

For use with previously approved form no. GL1000-0609 AR

Dear Commissioner/Director:

Enclosed for your official approval is the above referenced endorsement. This form is new and does not replace any form previously approved by your department. It will be used with form number GL1000-0609 AR, a flexible premium adjustable life insurance policy, which was approved by your Department on 06/23/2009 (file # 42698; SERFF Tracking # GEFA-126185066).

Endorsement form number GL125E-1012 will be used when an insured converts from a term life policy to previously approved form GL1000-0609 AR. This endorsement amends the Suicide and Incontestability sections by waiving any portion of the suicide or incontestability period satisfied under the term policy.

Applicable certifications, filing forms and fees, if any, are enclosed.

Thank you, in advance, for your assistance with this submission. Should you have any questions you may contact us using the below information.

Sincerely,

Ronald N. Jackson, Sr. Contract Analyst  
Email: ronald.jackson@genworth.com  
Phone #: (804) 289-6725  
Fax #: (804) 281-6057

## Company and Contact

**State:** Arkansas  
**TOI/Sub-TOI:** L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life  
**Product Name:** GenGuard UL Conversion Endorsement (GLIC)  
**Project Name/Number:** GenGuard UL Conversion Endorsement (GLIC)/GL125E-1012

**Filing Contact Information**

Ronald N. Jackson, Contract Analyst      ronald.jackson@genworth.com  
Product Compliance      804-289-6725 [Phone]  
P O Box 27601      804-281-6916 [FAX]  
Richmond, VA 23261-7601

**Filing Company Information**

Genworth Life Insurance Company	CoCode: 70025	State of Domicile: Delaware
6610 W Broad Street	Group Code: 4011	Company Type: LifeHealth &
Richmond, VA 23230	Group Name:	Annuity
(804) 281-6600 ext. [Phone]	FEIN Number: 91-6027719	State ID Number:

**Filing Fees**

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50 per form.
Per Company:	No

Company	Amount	Date Processed	Transaction #
Genworth Life Insurance Company	\$50.00	10/03/2012	63380715

<b>SERFF Tracking #:</b>	GEFA-128712455	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	GL125E-1012
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Genworth Life Insurance Company		
<b>TOI/Sub-TOI:</b>	L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life				
<b>Product Name:</b>	GenGuard UL Conversion Endorsement (GLIC)				
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	10/08/2012	10/08/2012

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Genworth Life Insurance Company
<b>TOI/Sub-TOI:</b>	L09I Individual Life - Flexible Premium Adjustable Life/L09I.001 Single Life		
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## Disposition

Disposition Date: 10/08/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Variability Statement		Yes
Form	Endorsement (Conversion)		Yes

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Genworth Life Insurance Company
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## Form Schedule

Lead Form Number: GL125E-1012							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		GL125E-1012	POLA	Endorsement (Conversion)	Initial:	54.900	GL125E-1012.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

## Genworth Life Insurance Company

[Service Center: 3100 Albert Lankford Drive]

[Lynchburg, VA 24501]

### ENDORSEMENT

Insured [John Doe]

[SPECIMEN] Policy Number

Incontestability

Date [November 1, 2012]

"GENERAL PROVISIONS" sections "SUICIDE" and "INCONTESTABILITY" are amended to read as follows:

#### 6.9 SUICIDE

"If the Insured, while sane or insane, dies by suicide while this policy is in effect and prior to, but not including, the Incontestability Date specified above, the death proceeds under this Policy will be an amount that equals:

- the sum of all premiums paid; minus
- the Loan Balance on the date of the Insured's death; minus
- the sum of all Gross Withdrawal Amounts.

With respect to an increase in the Specified Amount, if the Insured, while sane or insane, dies by suicide within two years beginning with the effective date of the increase, but on or after the Incontestability Date specified above, the death proceeds will be an amount that equals:

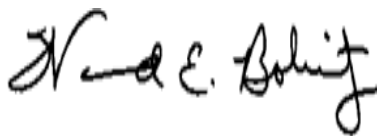
- the death benefit as defined in the Death Benefit provision (section 8.1) assuming the increase had not occurred; plus
- the additional monthly deductions attributable to the increase in Specified Amount, accumulated at the interest rates credited to the Policy Value; minus
- the Loan Balance on the date of the Insured's death.

#### 6.10 INCONTESTABILITY

"With respect to statements made in the original application, this policy is not contestable except for fraud on and after the Incontestability Date specified above provided the Insured is alive on this date. With respect to statements made in a supplemental application, the applicable policy change is not contestable except for fraud after it has been in effect during the Insured's lifetime for a period of two years beginning with the effective date of the change. With respect to statements made in an application for reinstatement, this Policy is not contestable except for fraud after it has been in effect during the Insured's lifetime for a period of two years beginning with the date of reinstatement.

This provision applies to any Rider that does not contain a provision regarding contestability."

[



Secretary ]

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
AR_Comp Cert_glic.pdf			
Readability Cert.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	GEFA-599, Common Forms Application Part I, approved 5/30/2000 GEFA-599 (TIAA), Common Forms Application (TIAA), approved 5/30/2000 GEFA-504, Common Forms Application Part II, approved 5/30/2000		

		Item Status:	Status Date:
Satisfied - Item:	Variability Statement		
Comments:			
Attachment(s):			
Readability Cert.pdf			



## **ARKANSAS CERTIFICATION**

GL125E-1012, Endorsement (Conversion)

The Company certifies that we will maintain compliance with Rule and Regulation 19 (Unfair Sex Discrimination). I hereby certify that to the best of my knowledge, information, and belief the rates submitted are in compliance with the provisions of Rule and Regulation 19, and that said rates conform to all Arkansas insurance statutes and departmental requirements.

The Company certifies that we will maintain compliance with Rule and Regulation 49 (Life and Health Guaranty Association Notices).

The Company certifies that we will maintain compliance with Rule and Regulation 34 (Universal Life Insurance).

The Company certifies that we will maintain compliance with requirements on Consumer Information Notices.

A Flesch score readability certification is included with this filing.

For Genworth Life Insurance Company

A handwritten signature in cursive script, reading "Paul Loveland". The signature is written in dark ink and is positioned above a horizontal line.

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Paul Loveland  
Vice President Product Compliance

I hereby certify that this filing meets the policy language simplification (readability) requirements of the insurance laws.

Using a computer software program, the Flesch reading ease test score, when used in conjunction with the base policy, is:

<b><u>Form No.</u></b>	<b><u>Title</u></b>	<b><u>Score</u></b>
GL125E-1012	Endorsement (Conversion)	54.9
GA125E-1012	Endorsement (Conversion)	54.9

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Date

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Paul Loveland  
Vice President, Product Compliance

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<b><u>Form No.</u></b>	<b><u>Title</u></b>	<b><u>Score</u></b>
GL125E-1012	Endorsement (Conversion)	54.9
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Date

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Paul Loveland  
Vice President, Product Compliance